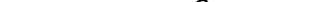


INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	
				Filing Date	Oct. 19, 1999
				First Named Inventor	Shad Hedy
				Group Art Unit	
				Examiner Name	
Sheet	1	of	3	Attorney Docket Number	ABC0105.005 3621

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

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				First Named Inventor	Shad Hedy
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OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS					
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
P.E.		GO NETWORK, "GO Network: Credit reports," < http://www.go.com/WebDir/Money/Investing/Real_e.../Credit_reports?lk=noframes&svx=relate >, viewed June 3, 1999			
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Examiner Signature	<i>Shad Hedy</i>	Date Considered	5/9/02
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				Group Art Unit	
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Sheet	3	of	3	Attorney Docket Number	ABC0105.006 S621

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS					
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ²
RE		CREDIT411.COM, "Credit 411: Credit Reports & Credit Monitoring Online," < http://www.credit411.com/ >, viewed June 3, 1999			
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Examiner Signature	<i>Myla June 18</i>	Date Considered	5/9/02
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